

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

**Ebony N. Smith**  
**aka Ebony N. Greene**  
*Debtor(s)*

**RONDA J. WINNECOUR, Trustee,**  
*Movant(s),*

v.  
**No Respondents**  
*Respondent(s).*

Case No. 20-21383-GLT  
Chapter: 13

Related to Document No. 109

Hearing Date: 4/19/23 at 10:30 AM

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *The 24th of February, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 109 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before April 10, 2023**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **April 19, 2023 at 10:30 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, **the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.**

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Ebony N. Smith  
Debtor

Case No. 20-21383-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 24, 2023

User: auto  
Form ID: 604

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Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db	+ Ebony N. Smith, 3010 Ford Avenue, Pittsburgh, PA 15235-3623
sp	+ Jonathan Stewart, SMA Law Group, 437 Grant Street, No. 600, Pittsburgh, PA 15219-6010
15235864	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15235876	+ PA Toll Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
15235879	+ Peoples Natural Gas Company, 375 North Shore, Bankruptcy Division, Pittsburgh, PA 15212-5866
15235887	+ USX Federal Credit Union, 600 Grant Street, Suite 670, Pittsburgh, PA 15219-2702
15235889	+ USX Federal Credit Union, P.O. Box 657, New Stanton, PA 15672-0657
15249377	+ USX Federal Credit Union, 1293 Freedom Road, Cranberry Twp, PA 16066-4955
15235886	+ USX Federal Credit Union, PO Box 1728, Cranberry Twp, PA 16066-0728
15235888	+ USX Federal Credit Union, c/o Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
15235885	USX Federal Credit Union, P.O. Box 183258, Columbus, OH 43218-3258
15235890	+ Wilkinsburg Penn Joint Water Authority, 2200 Robinson Boulevard, Pittsburgh, PA 15221-1193

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2023 00:20:26	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 25 2023 00:17:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15235846	+ Email/Text: bncnotifications@pheaa.org	Feb 25 2023 00:18:00	Aes/PNC Bank, Pob 61047, Harrisburg, PA 17106-1047
15235843	+ Email/Text: bncnotifications@pheaa.org	Feb 25 2023 00:18:00	Aes/Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15235845	+ Email/Text: bncnotifications@pheaa.org	Feb 25 2023 00:18:00	Aes/pheaaelt, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235852	+ Email/Text: bncnotifications@pheaa.org	Feb 25 2023 00:18:00	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235859	+ Email/PDF: bncnotices@becket-lee.com	Feb 25 2023 00:51:40	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
15253305	Email/PDF: bncnotices@becket-lee.com	Feb 25 2023 00:51:49	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15235858	+ Email/PDF: bncnotices@becket-lee.com	Feb 25 2023 00:51:50	American First Finance, 7330 W. 33rd Street, Wichita, KS 67205-9370
15235861	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:20:15	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15235860	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:20:25	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

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15235863	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 25 2023 00:20:42	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15235862	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 25 2023 00:20:18	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15243302	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2023 00:20:39	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15251588	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2023 00:20:17	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15235865	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 25 2023 00:18:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15235866	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 25 2023 00:17:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15235867	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 25 2023 00:17:00	Credit Acceptance LLC, Po Box 5070, Southfield, MI 48086-5070
15235869	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 25 2023 00:19:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15235868	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 25 2023 00:19:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15235870	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 25 2023 00:19:00	Duquense Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15261857	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 25 2023 00:19:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15308365	Email/Text: ECMCBKNotices@ecmc.org	Feb 25 2023 00:18:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15235871	+ Email/Text: essmc@essmc.com	Feb 25 2023 00:19:00	East Suburban Sports Medicine Center, 4115 William Penn Highway, Murrys ville PA 15668-1887
15235873	+ Email/Text: dleabankruptcy@hrblock.com	Feb 25 2023 00:17:00	H&R Block Fee Center, P.O. Box 2716, Omaha, NE 68103-2716
15240436	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2023 00:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15257494	Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2023 00:20:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15235875	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2023 00:20:22	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15235874	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2023 00:20:34	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15240624	+ Email/Text: bncnotifications@pheaa.org	Feb 25 2023 00:18:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15259990	+ Email/PDF: ebnotices@pnmac.com	Feb 25 2023 00:20:13	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15235878	+ Email/PDF: ebnotices@pnmac.com	Feb 25 2023 00:20:38	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15235877	+ Email/PDF: ebnotices@pnmac.com	Feb 25 2023 00:20:13	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15255739	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2023 00:18:00	Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788
15262005	+ Email/Text: bncmail@w-legal.com		

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		Feb 25 2023 00:18:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15235881	^ MEBN	Feb 25 2023 00:11:22	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15235880	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 25 2023 00:19:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15253864	^ MEBN	Feb 25 2023 00:11:56	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15256379	^ MEBN	Feb 25 2023 00:11:36	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15235882	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 25 2023 00:18:00	US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
15235884	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 25 2023 00:18:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15235883	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 25 2023 00:18:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15259574	Email/PDF: ebn_ais@aisinfo.com	Feb 25 2023 00:20:41	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15235872		H& R Block Emerald Advance
15238464		OneMainFinancial, PO Box 3251, Evansville, IN 47731
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
15235847	*+	Aes/PNC Bank, Pob 61047, Harrisburg, PA 17106-1047
15235844	*+	Aes/Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15235848	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235849	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235850	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235851	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235853	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235854	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235855	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235856	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235857	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15308367	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15308369	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15308370	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

TOTAL: 3 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Ebony N. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7